



PLANNING CHECKLIST Annual benefits enrollment

- 1 **Mark your calendar for annual benefits enrollment: October 11-29.** The deadline to enroll is **5 p.m. on Friday, October 29.** All benefit-eligible employees must select or waive coverage by this date, even if you aren't making changes.
- 2 **Take your time to explore the benefits information** on this site. Share this site with your spouse, too! Starting **September 29**, the full benefits guide will be posted on **kansashealthsystembenefits.com**. Many benefits are free to you, while others are available at an additional cost and require you to enroll.
- 3 **Map out your expected healthcare expenses**, with a bucket each for medical, dental and vision. In 2021, how often did you and your family need medical care? What type? Are there any ongoing treatments? How much have you spent on medical care and prescriptions? Consider whether you have life changes in store in 2022 and if someone is planning care like a knee replacement, braces or new eyeglasses. What prescriptions do you and your dependents take routinely? Make a list of what you can predict.
- 4 **Review provider networks.** Make a list of your family's providers for medical, dental and vision care. Are the providers you use in the health system? If not, are they in network for:
 - Medical (HSA Advantage or Signature Plan) – myhealthtoolkitkc.com
 - Dental – deltadentalks.com
 - Vision – vsp.com
- 5 **Determine which plans best meet your needs in 2022.** Your prior and expected use of services should lead to your choice for medical, dental and vision plans.
- 6 **Decide if you want to enroll in a pre-tax account** to cover qualified expenses that you would normally pay out of pocket for healthcare and/or dependent care. If you choose to enroll, decide how much to contribute.
 - **Health Savings Account (HSA):** only employees who enroll in the HSA Advantage Plan medical plan may enroll in this account. Your contributions go in tax-free, are invested tax-free and can be used to pay for qualified medical, prescription, dental and vision expenses without being taxed. Your contributions will be in addition to the initial "seed" money from the health system. In 2022, the seed money doubles and the amount is \$1,000 for employees with family coverage and \$500 for individuals.
 - **Healthcare Flexible Spending Account (FSA):** available to benefit-eligible employees who are not enrolled in the HSA Advantage Plan. Use this account to set aside pre-tax dollars to cover healthcare expenses including medical, prescription, dental and vision costs.
 - **Dependent Care Flexible Spending Account (FSA):** available to all benefit-eligible employees. Use this account to pay for dependent care expenses, tax free, for eligible expenses at licensed child or elder care providers.

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- 7 **Consider investing your Health Savings Account (HSA) balance.** If you have an HSA with a balance of at least \$1,000, you may move funds in \$100 increments to an interest-bearing account available through our vendor, **WEX** (formerly Discovery).
- 8 **Make a plan to maximize your pharmacy benefit.** Be sure you are using health system pharmacy locations for maintenance and specialty drugs (they deliver!). Review your prescriptions with the prescriber to identify where generic options are available.
- 9 **Update your beneficiaries.** It is important to ensure your beneficiaries are up to date; if you have had a life change (added a child to your family, a change in marital status, etc.), this is an especially important time to consider updates. When you enroll in benefits online, our system will prompt you to provide current beneficiaries for your pre-tax accounts, life insurance and AD&D insurance.

Note: *There is a separate process to update beneficiaries for your retirement account and, while it's not related to annual benefits enrollment, this is a good time to ensure those are updated as well.*
For your retirement accounts, log on any time to **netbenefits.com/atwork**, select Profile > Beneficiaries or call Fidelity at 800-343-0860.
- 10 **Take advantage of additional benefits!** You can purchase additional insurance for many things including critical illness, life, accident, disability, even pet care. There are also benefits that are free for you like the wellness program, counseling through the employee assistance program and estate planning services. Be sure to check the **2022 benefits guide** for more information about these additional benefit offerings.
- 11 **Ask questions.** Your **HR team** is ready to help! Whether you want a quick phone call or to explore the offerings of our **vendor partners**, getting information is easy and convenient.
- 12 **Enroll in your benefits by 5 p.m. Friday, October 29.** Visit **kansashealthsystem.bswift.com** and, beginning **October 11**, click "Start Your Enrollment" on the home page. You'll find step-by-step **instructions** on pages 8-9 of the interactive benefits guide.

ANNUAL BENEFITS ENROLLMENT OCTOBER 11-29.
All employees must log in to enroll or waive 2022 benefits.